

METHODS AND SYSTEMS FOR AUTOMATED  
INFERRED VALUATION OF CREDIT SCORING

ABSTRACT OF THE DISCLOSURE

A method of inferring valuation of large groups of assets by credit scores includes the steps of organizing valuation scores, adjusting valuation scores based on special factors and business decisions, reconciling multiple valuation scores which describe the same assets and making an overall adjustment to override the inferred valuation. Individual asset values are developed and listed in tables so that individual asset values can be rapidly taken from the tables and quickly grouped for bidding purposes. The valuations are collected into a database, divided into categories by credit variable, subdivided by ratings as to those variables and then rated individually.